



Willis Australia Limited
 Insurance Broker
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 Email: padi@willis.com Website: www.padiinsurance.com.au
 AFS Licence No 240600 ABN 90 000 321 237

Underwritten by:
 Liberty International Underwriters
 Level 27, 1 Macquarie Place
 SYDNEY NSW 2000
 ABN 61 086 083 605

Date: 19 October 2010

CERTIFICATE OF CURRENCY

In our capacity as Insurance Brokers to Cave Divers Association of Australia, we hereby certify that the under mentioned Insurance Contract is current for the period shown.

This Certificate is issued as a matter of information only and confers no rights upon the Certificate holder. It should also be noted that this Certificate does not amend, extend or alter the coverage afforded by the policy in any way.

TYPE OF POLICY: Combined Liability Insurance
 UNDERWRITER: Liberty International Underwriters
 ABN: 61 086 083 605
 Level 27, 1 Macquarie Place, Sydney NSW 2000
 POLICY NUMBER: SY-CAS-08-041140

POLICY DETAILS

NAME INSURED: Cave Divers Association of Australia
 POLICY PERIOD: 30 September 2011 to 30 September 2012
 COVER: Public Liability \$10,000,000 any one claim
 Products Liability \$10,000,000 any one claim and in total for the period of insurance
 Professional Liability \$5,000,000 any one claim and in total for the period of insurance
 Criminal Defence Costs \$500,000 any one claim
 Statutory Liability (Fines and Penalties) \$75,000 any one claim and in total for the period of insurance
 EXCESS: \$250 for property damage claims and \$nil for bodily injury claims

Yours faithfully,

S. Whitehall

Sarah Whitehall
 Account Manager
 Willis Australia Limited

YOUR DUTY OF DISCLOSURE

Our objective is to obtain the best product we can identify in order to meet your insurance needs. In order to make our business relationship work, you must provide complete and accurate information and instructions in a timely manner, so that there is no duty on insurers to make enquiries of you. Indeed, you are under a duty to make full disclosure of all material facts and fully and frankly respond to any requests for information made by insurers.

Further, all information which is material to your coverage requirements or which might influence insurers in deciding to accept your business, finalising the terms to apply and/or cost of cover must be disclosed. Failure to make full disclosure of material facts allows insurers to avoid liability for a particular claim or to void the policy. This duty of disclosure applies equally on taking out new insurance policies and on renewal or any change (variation, extension or endorsement) to your policies. We will not be responsible for any consequences which may arise from any delayed, inaccurate or incomplete information.

Please discuss with us if you have any doubts about what is material or if you have any concerns that we may not be aware of material information.

PRIVACY STATEMENT

Willis Australia Limited is committed to privacy of personal information for any purpose that is unrelated to our services. Our Privacy Policy is available on request.

IMPORTANT NOTICE

Should the above mentioned Insurance contract be cancelled, assigned or changed during the above Period of Insurance in such manner as to effect this document, no obligation to inform the holder of this document is accepted by Willis Australia Ltd.